

and are entitled to have broad leeway in establishing titles.

In accordance with the Examiner's requirement, a new abstract is being submitted.

In the Examiner's "Response to Arguments", the Examiner alleges that the claims fail to specify that it is the merchant's money that is given to the non-profit organization in the form of a rebate by the merchant, not the customer's or donor's money as mentioned in the Burke's reference. Applicant cannot agree. However, applicant has amended the claims to specify this aspect more precisely.

Reconsideration is respectfully requested of the objection to claim 7. The claim has been amended to correct the language.

Applicant is submitting an Information Disclosure Statement.

Reconsideration is respectfully requested of the rejection of claims 1 through 7 under 35 USC 103 over Burke. The claims, including the new claims, are believed to be distinct and non-obvious from Burke alone, or any combination of Burke and the Molbak, Fajkowski, Hovakimian, Zervides, mentioned by the Examiner, as well as the Helbling, Ohmae, Smith, Burke, Lawlor, and McCarthy patents in the Information Disclosure Statement being submitted, by virtue of:

"deducting from the purchases of the supporter from said merchant the calculated rebates determined by the merchant and forwarding to said nonprofit the calculated and deducted rebates to be paid by the merchant to said nonprofit", in claim 1;

"transmitting to the organizations the rebates, deducted from purchases of the

supporter from said merchants in said transactions between said supporter and the merchants, and **to be given to the organizations**" in claims 2 to 6;

"transmitting, to the organizations, the amount of rebates determined by the merchants and due the organization from each of the merchants", in claim 7;

"having payments credited, on the basis of said transactions and said rebate calculations determined by said merchants, from said merchants to said nonprofit organizations"; in claims 8 to 11.

None of the references, alone or in combination, suggests these features or in any sense makes the claims obvious. In Burke, it is the customer that chooses an amount and **adds** the amount, chosen by the customer, to the total charged by the merchant, and the clearinghouse sends the **added amount** to a charity or other destination. In the claimed invention, the **merchant determines the amount to rebate from the total charged by the merchant**, and that amount is rebated to the destination organization.

Molbak adds nothing to Burke to make the claims obvious. Molbak involves funds from a donor, not a rebate from a merchant.

Fajkowski adds nothing to the aforementioned, alone or combined, to make the claims obvious. Fajkowski involves direct coupon redemption, not rebates entered in a computer.

Hovakimian adds nothing to the aforementioned, alone or combined, to make the claims obvious. In Hovakimian, the purchaser makes the donation, not the merchant.

Zervedes adds nothing to the aforementioned, alone or combined, to make the claims obvious. In Zervedes, the merchant does not make the donation.

The McCarthy patents 4,941,090 and Re. 36,116 in the Information Disclosure Statement add nothing to the aforementioned, alone or combined, to make the claims obvious. In McCarthy, the moneys go back to the consumer, and are not donated by a merchant to an organization.

Helbling in the Information Disclosure Statement adds nothing to the aforementioned, alone or combined, to make the claims obvious. Helbling discloses collecting a charitable contribution from a customer at a vending station; not giving from the merchant to the organization.

Smith in the Information Disclosure Statement adds nothing to the aforementioned, alone or combined, to make the claims obvious. Smith discloses an automatic funds transfer program with the fund raiser/collector and contributor/customer lists are created with a merge/purge program that identifies duplicate records. The donations come from a customer not the merchant as claimed.

Ohmahe in the Information Disclosure Statement adds nothing to the aforementioned, alone or combined, to make the claims obvious. Ohmahe check whether a predetermined period of indulgence for payment has elapsed and withdraws from the customer account and adds credit to a store account.

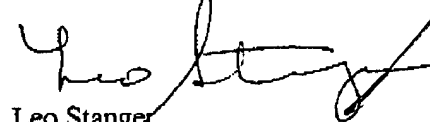
Burke 6,112,191 in the Information Disclosure Statement adds nothing to the aforementioned, alone or combined, to make the claims obvious. In Burke 6,112,191 the customer makes the donation, not the merchant.

Lawlor 5,220,501 in the Information Disclosure Statement adds nothing to the aforementioned, alone or combined, to make the claims obvious. Lawlor involves an

ATM machine to selectively effect debiting of a user account substantially in real-time response to user manipulation of said remote terminal input keys. There are no merchant payments.

In view of the above, it is respectfully requested that the claims be allowed and the case passed to issue.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Leo Stanger', with a long, sweeping horizontal stroke extending to the right.

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CLAIMS WITH MARKINGS SHOWING CHANGES MADE

What is claimed is:

1. In a system having a clearinghouse component, a nonprofit component, a supporter component, and a merchant component, with the clearinghouse component connecting the other three components via a variety of entry terminals, a method comprising:

providing each of a plurality of supporters with an individual identification number (ID);

entering the ID into an entry terminal;

entering an amount spent by a supporter at a merchant in a transaction;

having the entry terminal record the ID, as well as the amount of dollars spent in a transaction;

uploading the ID and the amount entered to a central clearinghouse;

~~having calculating in the central clearinghouse report all transaction to the merchant for having the merchant forward a rebate to the nonprofit organization;~~ rebates

determined by said merchant on the basis of purchases of the supporter from said merchant and to be paid by the merchant to the nonprofit; and

~~— having the clearinghouse send the nonprofit organization reports as to the amount of spending completed by the supporters at the merchant deducting from the purchases of the supporter from said merchant the calculated rebates determined by the merchant and forwarding to said nonprofit the calculated and deducted rebates to be paid by the merchant to said nonprofit.~~

2. A method of accumulating credits for organizations, comprising:

recording assigned identifications to supporters, merchants, and organizations affiliated with the supporters and merchants during transactions between supporters and merchants;

associating the identification of each supporter and merchant with an affiliated organization in response to each transaction between merchant and supporter;

~~calculating and recording predetermined rebates to the organization from affiliated~~ deducting and recording rebates, determined by the merchants and to be paid by the merchants to the organizations, from purchases of the supporter from said merchants in each of the transactions; and

~~transmitting a calculation of accumulated rebates to the merchants and the affiliated organizations for payment of the rebates by the merchants to the affiliated organization to the organizations the rebates, deducted from purchases of the supporter from said merchants in said transactions between said supporter and the merchants, and to be given to the organizations.~~

3. A method as in claim 2, wherein the steps of recording assigned identification are performed at a remote terminal of a merchant; and

the steps of associating, ~~calculating, deducting,~~ and transmitting are performed in a central clearinghouse.

4. A method as in claim 2, wherein the organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to rebates to the nonprofit body.

5. A method as in claim 2, further comprising assigning identifications to each of said supporters, merchants, and organizations.

6. A method as in claim 3, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of transmitting includes downloading accumulated rebates to said ~~the~~ remote terminals at said merchants.

7. A program residing in a computer of a central clearinghouse, comprising instructions for performing the steps of:

assigning to organizations and affiliated supporters and merchants individual identifications;

maintaining a schedule of rebates ~~due from the~~ determined by the merchants due to each of the organizations from each of the merchants;

collecting from the merchant, during a transaction between a supporter and a merchant, the identifications of the supporter and the merchant;

calculating the rebates due from each merchant to each organization; and

transmitting, to the ~~merchants, organizations,~~ the amount of rebates determined by the merchants and due the organization from each of the merchants.

8. A method, comprising:

entering in a clearinghouse computer network identification of merchants, identification of customers associated with the merchants, and identification of nonprofit organizations associated with the customers and the merchants;

entering into said clearinghouse computer network a rebate calculation determined by said merchants on the basis of transactions with said customers, for payment of rebates by the merchants to said nonprofit organizations; and

having payments credited, on the basis of said transactions and said rebate calculations determined by said merchants, from said merchants to said nonprofit organizations.

9. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the merchants, and the step of identification of customers associated with the merchants are performed at the remote terminals of the merchants; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said customers, for payment of rebates by the merchants to said nonprofit organizations, are performed in a central clearinghouse.

10. A method as in claim 9, wherein the organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to rebates to the nonprofit body.

11. A method as in claim 9, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of transmitting includes downloading accumulated rebates to said the remote terminals at said merchants.